

CLAIMS

What is claimed is:

- 1 1. A method for conducting a transaction, the method comprising:
 - 2 a. receiving a request to authenticate a transaction from a user at a
 - 3 server;
 - 4 b. requiring the user to provide an instrument for verification;
 - 5 c. receiving an instrument input response from the user based
 - 6 upon said requirement;
 - 7 d. processing said instrument input as an input to a security
 - 8 processor;
 - 9 e. assembling forms for the transaction, said forms comprising said
 - 10 security processor authorization of said input to said security processor;
 - 11 f. providing said forms incident to said transaction and sending a
 - 12 request to said security processor for a second authorization of said forms;
 - 13 and
 - 14 g. validating said transaction with said second authorization of said
 - 15 forms received from said security processor.
2. The method of Claim 1 further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by said merchant.
3. The method of Claim 1, wherein the transaction is an electronic purchase transaction.
4. The method of Claim 3, wherein the electronic purchase transaction is conducted using a digital wallet.
5. The method of Claim 1, wherein the instrument is a smart card.

1 6. A method for providing secure virtual transactions between a user and
2 a an on-line merchant without requiring changes at the merchants location,
3 the method comprising:
4 a. developing a first query for transmission to a credit provider;
5 b. receiving a response from said credit provider and transmitting
6 same to said merchant;
7 c. said merchant querying said credit provider for authentication of
8 said credit provider response; and
9 d. completing said virtual transaction using authorization from said
10 credit provider.

7. The method of Claim 6 wherein said first query is developed by
opening a wallet and inputting information from a smart card.

8. The method of Claim 6, further comprising developing a form from said
response from said credit provider and transmitting said form to said
merchant.

9. The method of Claim 8, wherein said merchant requests authentication
of said form from said credit provider.

10. The method of Claim 6, wherein said credit provider is selected by said
user from a group of credit providers.

11. The method of Claim 9, wherein said credit provider is selected by said
user from a group of credit providers..

1 12. A method for conducting a transaction, the method comprising:
2 a. receiving a request to authenticate a transaction with a
3 merchant from a server;
4 b. requiring an instrument for providing verification;
5 c. receiving an instrument input response based upon said
6 requirement;

- 7 d. processing said instrument input as an input to a security
8 processor;
- 9 e. assembling forms for the transaction, said forms comprising said
10 security processor authorization of said input to said security processor;
- 11 f. providing said forms incident to said merchant;
- 12 g. said merchant processing said forms and sending a request to
13 said security processor for a second authorization of said forms; and
- 14 h. validating said transaction with said second authorization of said
15 forms received from said security processor.

13. The method of Claim 12, further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by said merchant.

14. The method of Claim 12, wherein the transaction is an electronic purchase transaction.

15. The method of Claim 14, wherein the electronic purchase transaction is conducted using a digital wallet.

16. The method of Claim 12, wherein the instrument is a smart card.

- 1 17. A method for conducting a transaction, the method comprising:
- 2 a. receiving a request to authenticate a transaction at a server;
- 3 b. requiring an instrument for verification of said request;
- 4 c. receiving an instrument input response based upon said
5 requirement;
- 6 d. processing said instrument input as an input to a security
7 processor;
- 8 e. assembling forms for the transaction, said forms comprising said
9 security processor authorization of said input to said security processor;
- 10 f. providing said forms for authorization;
- 11 g. processing said forms and sending a request to said security
12 processor for a second authorization of said forms; and

13 h. validating said transaction with said second authorization of said
14 forms received from said security processor.

18. The method of Claim 17, further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by said merchant.

19. The method of Claim 17, wherein the transaction is an electronic purchase transaction.

20. The method of Claim 19, wherein the electronic purchase transaction is conducted using a digital wallet.

21. The method of Claim 17, wherein the instrument is a smart card.

1 22. A method for conducting a transaction, the method comprising:

2 a. receiving a request to authenticate a transaction with a
3 merchant from a user at a server;

4 b. requiring the user to provide an instrument for verification;

5 c. receiving an instrument input response from the user based
6 upon said requirement;

7 d. processing said instrument input as an input to a security
8 processor;

9 e. assembling forms for the transaction, said forms comprising said
10 security processor authorization of said input to said security processor;

11 f. providing said forms to said merchant;

12 g. said merchant processing said forms and sending a request to
13 said security processor for a second authorization of said forms; and

14 h. validating said transaction with said second authorization of said
15 forms received from said security processor.

23. The method of Claim 22, further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by said merchant.

24. The method of Claim 22, wherein the transaction is an electronic purchase transaction.

25. The method of Claim 24, wherein the electronic purchase transaction is conducted using a digital wallet,

26. The method of Claim 22, wherein the instrument is a smart card.

1 27. A transaction system, comprising:

2 a. a data network, including at least one instrument and operative
3 to permit initiation of a transaction;

4 b. an authorization server coupled to receive said initiation of said
5 transaction as an input and transmit same to a security server;

6 c. said security server operative to receive said input from said
7 authorization server and generate and transmit an authorization to said
8 authorization server;

9 d. said authorization server coupled to receive said authorization
10 from said security server and operative to generate and transmit an
11 authorization form; and

12 e. an interface coupled to said security server and operative to
13 permit validation of said form and complete a secure on-line virtual
14 transaction.

28. The transaction system of Claim 27, further operative to provide said validation for different combinations of instruments and security processors.

29. The transaction system of Claim 27, wherein said authorization server is an electronic purchase server.

30. The transaction system of Claim 29, wherein said electronic purchase server is coupled to a digital wallet and operative to validate said transaction input transmitted to said security server.

1 31. A transaction system, comprising:
2 a. a data network operative to permit a user to initiate a
3 transaction;
4 b. an authorization server coupled to receive an input from said
5 user and transmit same to a security server;
6 c. said security server coupled to receive said input from said
7 authorization server and operative to generate and transmit an authorization
8 to said authorization server;
9 d. said authorization server coupled to receive said authorization
10 from said security server and operative to generate and transmit an
11 authorization form; and
12 e. an interface coupled to said security server and operative to
13 permit validation of said form and complete a secure on-line virtual transaction
14 with said user.

32. The transaction system of Claim 31, further operative to provide said form validation for different combinations of instruments and security processors.

33. The transaction system of Claim 31, wherein said authorization server is an electronic purchase server.

34. The transaction system of claim 33, wherein said electronic purchase server is coupled to a digital wallet and operative to validate said user input transmitted to said security server.

1 35. A transaction system, comprising:
2 a. a data network operative to permit initiation of a transaction with
3 a merchant;
4 b. an authorization server coupled to receive said transaction
5 initiation as an input and transmit same to a security server;
6 c. said security server coupled to receive said input from said
7 authorization server and operative to generate and transmit an authorization
8 to said authorization server;

9 d. said authorization server coupled to receive said authorization
10 from said security server and operative to generate and transmit an
11 authorization form; and
12 e. an interface coupled to said security server and operative to
13 permit validation of said form and complete a secure on-line virtual transaction
14 with said user.

36. The transaction system of Claim 35, further operative to provide said validation for different combinations of instruments and security processors.

37. The transaction system of Claim 35, wherein said authorization server is an electronic purchase server.

38. The transaction system of Claim 37, wherein said electronic purchase server is coupled to a digital wallet and operative to validate said transaction input transmitted to said security server.